

## Article - Insurance

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§16–409.

An annuity contract may include a rider or supplemental contract provision that offers a contract holder reimbursement or payment for long–term home health care or long–term care in a nursing home or other related institution:

- (1) instead of or in addition to the annuity benefits payable under the contract; or
- (2) instead of all or part of the cash surrender or other nonforfeiture value of the contract.

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